

Certificate of Notice Page 1 of 3
 United States Bankruptcy Court
 Eastern District of Pennsylvania

In re:
 German L. Rivera
 Helen F. Rivera
 Debtors

Case No. 15-11730-jkf
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-2

User: JeanetteG
 Form ID: pdf900

Page 1 of 1
 Total Noticed: 4

Date Rcvd: Aug 03, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 05, 2016.
 db/jdb +German L. Rivera, Helen F. Rivera, 4428 Malta Street, Philadelphia, PA 19124-3820

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 smg E-mail/Text: bankruptcy@phila.gov Aug 04 2016 01:56:07 City of Philadelphia,
 City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor,
 Philadelphia, PA 19102-1595

smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Aug 04 2016 01:55:38
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,
 Harrisburg, PA 17128-0946

smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Aug 04 2016 01:55:55 U.S. Attorney Office,
 c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
 TOTAL: 3

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 05, 2016

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 3, 2016 at the address(es) listed below:

ANDREW F GORNALL on behalf of Creditor U.S. Bank National Association, Et Al...
 agornall@kmlawgroup.com, bkggroup@kmlawgroup.com
 JOSHUA ISAAC GOLDMAN on behalf of Creditor U.S. Bank National Association, Et Al...
 bkggroup@kmlawgroup.com, bkggroup@kmlawgroup.com
 LEON P. HALLER on behalf of Creditor U.S. Bank National Association, Et Al... lhaller@pkh.com,
 dmaurer@pkh.com
 MICHAEL A. CATALDO2 on behalf of Debtor German L. Rivera ecf@ccpclaw.com,
 igotnotices@ccpclaw.com
 MICHAEL A. CATALDO2 on behalf of Joint Debtor Helen F. Rivera ecf@ccpclaw.com,
 igotnotices@ccpclaw.com
 MICHAEL A. CIBIK2 on behalf of Debtor German L. Rivera ecf@ccpclaw.com, igotnotices@ccpclaw.com
 MICHAEL A. CIBIK2 on behalf of Joint Debtor Helen F. Rivera ecf@ccpclaw.com,
 igotnotices@ccpclaw.com
 United States Trustee USTPRegion03.PH.ECF@usdoj.gov
 WILLIAM C. MILLER on behalf of Trustee WILLIAM C. MILLER ecfemails@ph13trustee.com,
 philaecf@gmail.com
 WILLIAM C. MILLER ecfemails@ph13trustee.com, philaecf@gmail.com

TOTAL: 10

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF PENNSYLVANIA**

Helen F. Rivera aka Helen F. Bescrypt
German L. Rivera Debtors

CHAPTER 13

U.S. Bank National Association, as Trustee for the
Pennsylvania Housing Finance Agency, pursuant
to a Trust Indenture dated as of April 1, 1982

NO. 15-11730 JKF

Movant

vs.

Helen F. Rivera aka Helen F. Bescrypt
German L. Rivera Debtors

11 U.S.C. Section 362

William C. Miller Esq. Trustee

STIPULATION IN LIEU OF LITIGATION

AND NOW, it is hereby stipulated and agreed by and between the undersigned as follows:

1. The post-petition arrearage on the mortgage held by Movant on Debtors' residence
is **\$8,281.47**, which breaks down as follows:

Post-Petition Payments:	September 2015 and October 2015 at \$680.00
	November 2015 through July 2016 at \$637.00
Late Charges:	September 2015 through July 2016 at \$14.77
Fees & Costs Relating to Motion:	\$1,026.00
Total Post-Petition Arrears	\$8,281.47

2. Debtors shall cure said arrearages in the following manner;

a). Within seven (7) days of the filing of this Stipulation, Debtors shall tender a
down payment of **\$3,872.28**.

b). Beginning with the payment due August 1, 2016 and continuing through January
2017, until the arrearages are cured, Debtors shall pay the present regular monthly payment of
\$637.00 on the mortgage (or as adjusted pursuant to the terms of the mortgage) on or before the first
(1st) day of each month (with late charges being assessed after the 15th of the month), plus an
installment payment of **\$734.86** towards the arrearages on or before the last day of each month at the
address below;

PHFA
211 North Front Street
Harrisburg, PA 17101

c). Maintenance of current monthly mortgage payments to Movant thereafter.

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3. Should debtors provide sufficient proof of payments (front & back copies of cancelled checks and/or money orders) made, but not credited, Movant shall adjust the account accordingly.

4. In the event the payments under Section 2 above are not tendered pursuant to the terms of this stipulation, Movant shall notify Debtors and Debtors' attorney of the default in writing and Debtors may cure said default within FIFTEEN (15) days of the date of said notice. If Debtors should fail to cure the default within fifteen (15) days, Movant may file a Certification of Default with the Court and the Court shall enter an Order granting Movant relief from the automatic stay.

5. The stay provided by Bankruptcy Rule 4001(a)(3) is waived.

6. If the case is converted to Chapter 7, Movant shall file a Certification of Default with the court and the court shall enter an order granting Movant relief from the automatic stay.

7. If the instant bankruptcy is terminated by either dismissal or discharge, this agreement shall be null and void, and is not binding upon the parties.

8. The provisions of this stipulation do not constitute a waiver by Movant of its right to seek reimbursement of any amounts not included in this stipulation, including fees and costs, due under the terms of the mortgage and applicable law.

9. The parties agree that a facsimile signature shall be considered an original signature.

Date: July 20, 2016

By: /s/ Joshua I. Goldman, Esquire

Joshua I. Goldman, Esquire

Attorneys for Movant

KML Law Group, P.C.

Main Number: (215) 627-1322

German Rivera Helon
Debtor

Rivera Helon
(Bankrupt)

Date: 7-25-16

Michael A. Cataldo Esq.
Attorney for Debtors

Approved by the Court this 3rd day of August, 2016. However, the court retains discretion regarding entry of any further order.

Jean K. Fitzsimon
Bankruptcy Judge, Jean K. Fitzsimon